



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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PNC Bank, N.A.

In Re:

Paul J. Cavanaugh & JoAnn Cavanaugh,

Debtors.

Order Filed on March 17, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-15584-MBK
Adv. No.:
Hearing Date: 1/24/17 @ 10:00 a.m.

Judge: Michael B. Kaplan

**AMENDED ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTORS' CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: March 17, 2017

A handwritten signature of Michael B. Kaplan in black ink, consisting of stylized letters.

Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor:

Paul J. Cavanaugh & JoAnn M. Cavanaugh

Case No.:

16-15584-MBK

Caption:

**AMENDED ORDER RESOLVING SECURED CREDITOR'S
OBJECTION TO DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, N.A., holder of a first mortgage on real property located at 125 Dey Grove Road, Monroe, NJ 08831, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Robert Nisenson, Esquire, attorney for Debtors, Paul J. Cavanaugh & JoAnn Cavanaugh, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors agree to attempt to refinance the subject property or pay off the subject mortgage loan within twelve months from the date of confirmation; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor is to make adequate protection payments of \$2,200.00 outside of the plan directly to Secured Creditor while the refinance is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale or refinance of the property is unsuccessful, Debtors shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.